



House of Representatives

General Assembly

File No. 111

January Session, 2017

House Bill No. 5135

House of Representatives, March 22, 2017

The Committee on Insurance and Real Estate reported through REP. SCANLON of the 98th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

AN ACT CONCERNING ELECTRONIC PROOF OF AUTOMOBILE INSURANCE IDENTIFICATION CARDS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 14-12b of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective October 1, 2017*):

3 (a) No motor vehicle registration shall be issued by the
4 commissioner for any private passenger motor vehicle, as defined in
5 subsection (e) of section 38a-363, or a vehicle with a commercial
6 registration, as defined in section 14-1, unless (1) the application for
7 registration is accompanied by a current automobile insurance
8 identification card containing the information required in section 38a-
9 364 or a copy of a current insurance policy or endorsement issued by a
10 company licensed to issue such insurance in this state or an approved
11 self-insurer or issued pursuant to the plan established under section
12 38a-329, verifying that the applicant has the required security
13 coverage, and (2) the applicant signs and files with the commissioner,
14 under penalty of false statement as provided for in section 53a-157b, a

15 statement on a form approved by the commissioner that the owner of
16 the vehicle has provided and will continuously maintain throughout
17 the registration period the minimum security required by section 38a-
18 371. In the case of an owner with a vehicle located outside of the
19 United States or Canada, the commissioner may accept in lieu of the
20 insurance identification card required to be presented for issuance of
21 the registration, an affidavit, in such form as the commissioner shall
22 require, executed by the owner and stating that the vehicle will not be
23 operated in the United States or Canada. In the case of a special use
24 registration issued pursuant to subsection (j) of section 14-12, the
25 commissioner may, in lieu of proof of insurance as otherwise required
26 by this section, accept proof, satisfactory to the commissioner, of
27 substantially equivalent or similar insurance issued by an insurer
28 licensed to transact business in the state in which the motor vehicle is
29 to be registered. The commissioner may require an applicant for
30 renewal of a motor vehicle registration for any private passenger
31 motor vehicle or vehicle with a commercial registration to sign and file
32 with the commissioner, under penalty of false statement as provided
33 for in section 53a-157b, a statement on a form approved by the
34 commissioner that the owner of the vehicle will continuously maintain
35 throughout the registration period the minimum security required by
36 said section 38a-371. Such form shall call for and contain the name of
37 the applicant's insurance company and policy number.

38 (b) For the purposes of this title, the requirement that a person
39 present an automobile insurance identification card to the
40 commissioner or a law enforcement officer may be satisfied by
41 electronic means, including by display of an electronic image on a
42 cellular mobile telephone or other electronic device, except that if a
43 person presents such insurance identification card by display of an
44 electronic image on a cellular mobile telephone or other electronic
45 device, the commissioner or law enforcement officer may not view,
46 and offering such display shall not be construed to be consent for the
47 commissioner or law enforcement officer to view, any content on such
48 telephone or electronic device other than the insurance identification
49 card.

50 [(b)] (c) For the purposes of this section and sections 14-12c, 14-213b,
51 14-217 and 38a-364, a false statement includes presentation of a false or
52 fraudulent insurance identification card to the commissioner or to a
53 law enforcement officer. For purposes of this section, the term "current
54 automobile insurance identification card" includes a permanent card
55 with a future effective date provided the word "renewal" appears in
56 close proximity to the effective date on the card.

57 [(c)] (d) A person presenting an insurance identification card to the
58 commissioner or to a law enforcement officer is deemed to have full
59 knowledge and understanding that presentation of the card means the
60 owner of the vehicle so registered has provided and will continuously
61 maintain throughout the registration period the minimum security
62 required by section 38a-371.

63 [(d)] (e) The commissioner shall, upon receiving prima facie
64 evidence of a violation of this section, immediately forward the
65 information to an appropriate prosecuting official of the state of
66 Connecticut.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2017	14-12b

INS *Joint Favorable*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note***State Impact:*** None***Municipal Impact:*** None***Explanation***

This bill, which does not result in a fiscal impact, allows a person to present automobile insurance identification cards electronically to law enforcement officers and the Department of Motor Vehicles. The law, unchanged by the bill, still requires a card to be carried in a motor vehicle being operated on a public highway.

The Out Years***State Impact:*** None***Municipal Impact:*** None

OLR Bill Analysis**HB 5135*****AN ACT CONCERNING ELECTRONIC PROOF OF AUTOMOBILE INSURANCE IDENTIFICATION CARDS.*****SUMMARY**

This bill allows a person to present his or her automobile insurance identification card electronically on a cell phone or other electronic device, instead of in paper form, to law enforcement officers and the motor vehicles commissioner. Under the bill, officers and the commissioner cannot view any other content on the device, and presenting the identification card electronically does not give consent for them to view any other content.

By law, a person must present the identification card when, among other things, (1) requested to do so by a law enforcement officer (CGS § 14-217) or (2) registering a motor vehicle.

The law, unchanged by the bill, requires (1) an insurer to issue identification cards in duplicate for each insured vehicle (CGS § 38a-364) and (2) a card to be carried in a motor vehicle being operated on a public highway (CGS § 14-13). Failure to carry one in the vehicle is an infraction subject to a \$50 fine.

EFFECTIVE DATE: October 1, 2017

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 16 Nay 4 (03/07/2017)